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FACTORS INFLUENCING ONLINE SHOPPING SPENDING AMONG UUM
STUDENTS



UUM

By
Universiti Utara Malaysia
NUR HARISA ANIRUDDIN

Thesis Submitted to
Othman Yeop Abdullah Graduate School of Business,
Universiti Utara Malaysia,
in Partial Fulfillment of the Requirement for the Master of Economics



**Pusat Pengajian Ekonomi,
Kewangan dan Perbankan**

SCHOOL OF ECONOMICS, FINANCE, AND BANKING

Universiti Utara Malaysia

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ABSTRACT

Online shopping is growing rapidly in Malaysia as a new way to shop due to the advancement of the internet. The convenience of online shopping rendering it an emerging trend among consumers, especially the young generation. Therefore, the purpose of this research is to identify the factors that influence online shopping spending among students in University Utara Malaysia. The specific objectives in this research include to identify how consumer socioeconomic characteristics and characteristics of the web as a sale channel such as security and time saving influence online shopping spending among UUM students. It also examined the influence of website characteristics towards online shopping spending. Primary data collection method in the form of self-administrated questionnaire and multistage sampling technique was used to collect the data. University students that currently pursuing their studies in University Utara Malaysia were selected as the subject of analysis. 304 out of 400 sets of questionnaires distributed were valid for analysed using SPSS version 22. Independent sample t-test, Pearson's correlation analysis and multiple regression analysis were used to test hypotheses and determine the significance and degree of relationship between dependent and independent variables. The results and findings show that in terms of gender, female make online purchased more than male and in terms of age, higher age group make more online purchased compared to lower age group. For the allowance, respondents who have higher allowance spend more on online shopping compared to respondents who have lower allowance. Moreover for security, time saving and website design variables, there was found to be significant and positive relationship with consumer spending. Security is the most relatively powerful independent variable in influencing consumer spending towards online shopping. The study recommended that various risk reducing strategies should be developed by online retailers because consumers are more likely to make online purchases if they feel their security and privacy provided by online vendors are adequate. Another recommendation is that further research could examine variant groups of online consumers in other contexts, for example sample from working adults were to be included to minimise sampling bias.

ABSTRAK

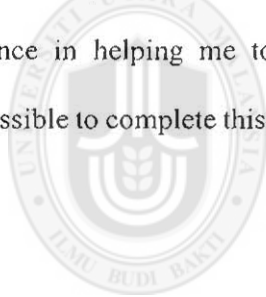
Melalui perkembangan Internet, pembelian di atas talian semakin berkembang pesat di Malaysia sebagai cara baru untuk membeli-belah. Kemudahan membeli-belah di atas talian menjadi trend yang semakin meningkat di kalangan pengguna, terutamanya generasi muda. Oleh itu, tujuan penyelidikan ini adalah untuk mengenalpasti faktor-faktor yang mempengaruhi perbelanjaan di atas talian dalam kalangan pelajar di Universiti Utara Malaysia. Objektif khusus dalam kajian ini adalah untuk mengenal pasti bagaimana ciri-ciri sosioekonomi pengguna dan ciri-ciri web sebagai saluran jualan seperti keselamatan dan penjimatan masa mempengaruhi perbelanjaan membeli-belah di atas talian di kalangan pelajar UUM. Kajian ini juga mengkaji pengaruh ciri-ciri laman web terhadap perbelanjaan membeli-belah di atas talian. Kaedah pengumpulan data primer dalam bentuk soal selidik dan teknik pensampelan berganda digunakan untuk mengumpul data. Pelajar universiti yang sedang mengikuti pengajian di Universiti Utara Malaysia dipilih sebagai subjek analisis. 304 daripada 400 set soal selidik yang diedarkan sah untuk dianalisis dengan menggunakan SPSS versi 22. Sampel bebas t-test, analisis korelasi Pearson dan analisis regresi berganda digunakan untuk menguji hipotesis dan menentukan kepentingan dan tahap hubungan antara pembolehubah bergantung dan tidak bergantung. Keputusan penemuan menunjukkan bahawa dari segi jantina, wanita membuat pembelian dalam talian lebih banyak berbanding lelaki dan dari segi umur, kumpulan umur yang lebih tua membuat lebih banyak pembelian dalam talian berbanding dengan kumpulan umur yang lebih muda. Bagi elaun, responden yang mempunyai elaun lebih tinggi lebih banyak berbelanja dalam talian berbanding responden yang mempunyai elaun yang lebih rendah. Tambahan pula keselamatan, penjimatan masa dan reka bentuk laman web, mempunyai hubungan yang signifikan dan positif dengan perbelanjaan pengguna. Keselamatan adalah pemboleh ubah bebas yang paling kuat dalam mempengaruhi perbelanjaan pengguna ke arah membeli-belah di atas talian. Kajian ini mencadangkan bahawa pelbagai strategi pengurangan risiko yang berbeza perlu dibangunkan oleh peruncit dalam talian kerana pengguna lebih cenderung untuk membuat pembelian dalam talian jika mereka merasakan keselamatan dan privasi yang disediakan oleh vendor dalam talian adalah terjamin. Satu lagi cadangan adalah penyelidikan lanjut dapat mengkaji kumpulan pengguna dalam talian yang berbeza dalam konteks lain, contohnya orang dewasa yang bekerja dimasukkan dalam kajian untuk mengurangkan persampelan berat sebelah.

ACKNOWLEDGEMENT

I would like to express my sincere thanks to all of my family members, my best friends and all the people who have made this project paper possible. I am grateful and truly appreciate their kindness in giving thoughtful guidance, suggestions and encouragement to assist me in completing my project paper.

I am deeply grateful to my supervisor, Dr. Abu Sufian Abu Bakar, who guides, supports, and assists me throughout the entire of this study. His patience, useful comments, and valuable feedback helped me a lot in carrying out this project paper.

Lastly, I would like to thank all the respondents who spent their precious time and patience in helping me to complete the survey questionnaires. It would have been impossible to complete this project paper without their honest contribution and assistance.



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LIST OF ABBREVIATIONS

ANOVA	Analysis of variance
BSN	Bank Simpanan Nasional
CAS	College of Arts and Sciences
COB	College of Business
COLGIS	College of Law, Government and International Studies
KMO	Kaiser-Meyer-Olkin
MISC	Malaysia International Shipping Corporation Berhad
SPSS	Statistical Package for Social Science
TM	Telekom Malaysia
TNB	Tenaga Nasional Berhad
UUM	Universiti Utara Malaysia
VIF	Variance Inflation Factor



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CHAPTER 1

INTRODUCTION

1.1 Background of the Study

E-commerce and online shopping has become a very important industry serving customers all over the world and has experienced rapid growth in the last few decades. According to Kearney, A. T. (2015), retail e-commerce has grown nearly to US\$840 billions in 2014 surpassing the sales of US\$695 billions in year 2013 and it was estimated to increase to US\$1506 billions in 2018. The continuous sales increment indicated that e-commerce has huge market potential. Almost all the leading brands in the world use the best e-commerce brands to promote and sell online. Apart from customer engagement, the growth of the biggest e-commerce companies in the world are driven by high value funding by venture capitalists and investors, as they see a huge potential in online selling in the future. Some of the top world ecommerce companies in 2017 according to E-commerce Europe include Amazon, Alibaba, eBay, Rakuten, Zalando, GroupOn, Flipkart and Asos. Amazon stands at the helm of the e-commerce world with highest revenues. It is the first largest company to sell consumer goods and services and initially started by selling e-books online.

The contents of
the thesis is for
internal user
only

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APPENDICES

Questionnaire on factors influencing online shopping spending among UUM students *Soal selidik mengenai faktor-faktor yang mempengaruhi perbelanjaan membeli-belah dalam talian di kalangan pelajar UUM*

I am a postgraduate student undertaking a Master of Economics at University Utara Malaysia (UUM). As part of my course work, I am conducting a study of factors influencing online shopping spending among UUM students. I would appreciate if you could take some time to answer the survey questions, it will take approximately 10 minutes to complete. The information collected is strictly confidential and for academic purposes only. Thank you for agreeing to take part in this survey, I really appreciate your help.

Saya seorang pelajar pascasiswazah yang mengambil Ijazah Sarjana Ekonomi di Universiti Utara Malaysia (UUM). Sebagai sebahagian daripada kursus saya, saya sedang menjalankan kajian tentang faktor-faktor yang mempengaruhi perbelanjaan membeli-belah dalam talian di kalangan pelajar UUM. Saya menghargai jika anda boleh meluangkan masa untuk menjawab soalan-soalan tinjauan, ia akan mengambil kira-kira 10 minit untuk disiapkan. Maklumat yang dikumpul adalah sulit dan hanya untuk tujuan akademik sahaja. Terima kasih kerana bersetuju untuk mengambil bahagian dalam tinjauan ini, saya sangat menghargai bantuan anda.

Section A: General Information *Bahagian A: Maklumat umum*

1. Gender/Jantina

- ☐ Male/Lelaki
☐ Female/Perempuan

2. Age/ Umur _____

3. Level of education/Tahap pendidikan

- ☐ Bachelor's Degree/ Ijazah Sarjana Muda
☐ Master's Degree/ Ijazah Sarjana
☐ Phd's Degree/ Doktor falsafah

4. What semester/ Semester ke berapa _____

5. College/ Kolej

- ☐ COB
☐ CAS
☐ COLGIS

6. Nationality/ Kewargenegaraan

- ☐ Malaysian/Malaysia
☐ Non- Malaysian/Bukan Malaysia : _____

7. Race/Bangsa

- ☐ Malay/Melayu
☐ Chinese/Cina
☐ Indian/India
☐ Other/ Lain-lain : _____

8. Monthly allowance (PTPTN/Scholarship) per semester

Elan bulanan (PTPTN/Scholarship) setiap semester RM _____

Section B: Online shopping experiences

Bahagian B: Pengalaman membeli belah atas talian

9. Have you ever purchased any product/services online?

Adakah anda pernah membeli produk/khidmat secara atas talian?

- ☐ Yes/Ya *If yes, please answer question 10-17/ Jika ya, sila jawab soalan 10-17
☐ No/Tidak *If no, please answer section C only/ Jika tidak, sila jawab bahagian C sahaja

10. How often do you shop online?/Berapa kerap anda membeli di atas talian?

- ☐ Frequently (once a week)/Kerap (sekali seminggu)
☐ Regularly (at least once a month)/Kurang kerap (sekurang-kurangnya sebulan sekali)
☐ Occasionally (once in 2-4 months)/Kadang-kadang (sekali dalam 2-4 bulan)
☐ Rarely (once in a year)/Jarang sekali (setahun sekali)

11. How many hours per day do you surf the internet?

Berapa jam sehari anda melayari internet? _____

12. How much do you spend on online shopping per month?

Berapa banyak yang anda belanjakan di atas talian dalam sebulan? RM _____

13. Select online shopping websites which you have used. You can choose more than one

Pilih laman web membeli-belah atas talian yang pernah anda gunakan. Anda boleh memilih lebih daripada satu

- | | |
|-----------------------------------|---------------------------------------|
| <input type="checkbox"/> Lazada | <input type="checkbox"/> Carousell |
| <input type="checkbox"/> 11street | <input type="checkbox"/> e-bay |
| <input type="checkbox"/> Shopee | <input type="checkbox"/> Zalora |
| <input type="checkbox"/> Lelong | <input type="checkbox"/> Herno |
| <input type="checkbox"/> Mudah | <input type="checkbox"/> Other: _____ |

Why do you prefer online shopping in terms of the security, time saving, websites design and consumer spending. (Please tick at appropriate places)

Mengapakah anda memilih untuk membeli belah dia atas talian dari segi keselamatan, penjimatan masa, reka bentuk laman web dan perbelanjaan pengguna. (Silalah tandakan di tempat yang sesuai)

14. Security/Keselamatan	Strongly disagree Sangat tidak setuju	Disagree Tidak setuju	Neutral Netral	Agree Setuju	Strongly agree Sangat setuju
a) I feel secure giving out credit card information at the website/ Saya berasa selamat memberikan maklumat kad kredit di laman web					
b) The website has adequate security features/Laman web mempunyai ciri keselamatan yang mencukupi					
c) I feel safe in my transactions with the website/Saya merasa selamat dalam transaksi saya dengan laman web					
d) I feel I can trust the website/Saya rasa saya boleh mempercayai laman web					
15. Time saving/Penjimatan masa	Strongly disagree Sangat tidak setuju	Disagree Tidak setuju	Neutral Netral	Agree Setuju	Strongly agree Sangat setuju
a) Shopping over the internet would allow me to do shopping more quickly/Membeli-belah di internet akan membolehkan saya berbelanja dengan lebih cepat					
b) Online shopping takes less time to purchase/Membeli-belah dalam talian mengambil sedikit masa untuk membeli					
c) Online shopping takes less time in evaluating and selecting a product/Membeli-belah dalam talian mengambil masa yang kurang dalam menilai dan memilih produk					
d) Online shopping does not waste time/Membeli-belah dalam talian tidak membuang masa					
e) I can shop whenever I want/ Saya boleh membeli-belah bila-bila masa yang saya mahu					
16. Website design/ Reka bentuk laman web	Strongly disagree Sangat tidak setuju	Disagree Tidak setuju	Neutral Netral	Agree Setuju	Strongly agree Sangat setuju
a) The start page leads me easily to the information I need/ Halaman permulaan membawa saya dengan mudah kepada maklumat yang saya perlukan					
b) I like the layout of the website/ Saya suka susun atur laman web					
c) The website is user friendly/ Laman web ini mesra pengguna					
d) The website provides me with quality of information/ Laman web ini memberikan saya maklumat yang berkualiti					

17. Consumer spending/ Perbelanjaan pengguna	Strongly disagree Sangat tidak setuju	Disagree Tidak setuju	Neutral Neutral	Agree Setuju	Strongly agree Sangat setuju
a) I spend a lot of money shopping online/Saya menghabiskan banyak wang berbelanja dalam talian.					
b) My choice to purchase online was a wise one/Pilihan saya untuk membeli belah di atas talian adalah bijak					
c) I am satisfied with my recent purchased online/Saya berpuas hati dengan pembelian atas talian saya baru-baru ini					

Section C: Reason for not buying online (Only for respondent who answer No for question 9)

Section C: Sebab tidak membeli belah di atas talian (Hanya untuk responden yang menjawab Tidak bagi soalan 9)

18. Reason/Sebab	Strongly disagree Sangat tidak setuju	Disagree Tidak setuju	Neutral Neutral	Agree Setuju	Strongly agree Sangat setuju
a) I prefer to touch and feel the product at the shop before buying it/Saya lebih suka menyentuh dan merasa produk di kedai sebelum membeli					
b) I am worried about giving out my credit card number when making online purchases/Saya bimbang untuk memberikan nombor kad kredit saya apabila melakukan pembelian di atas talian					
c) I do not like providing personal information for online purchases/Saya tidak suka memberikan maklumat peribadi untuk pembelian atas talian					
d) I find the process of online shopping is complex/ Saya dapati proses membeli-belah dalam talian adalah sukar					
e) I do not know how to make online purchases/Saya tidak tahu bagaimana melakukan pembelian atas talian					
f) I do not feel safe making online purchases/Saya rasa tidak selamat melakukan pembelian atas talian					